

E-LIFE AFTER DEATH

Educating families about leaving a “digital will” is a value-added service that can also provide funeral homes a competitive advantage.

Carol Milano

We may be mere mortals on earth, but we’re going to live eternally in the ether, thanks to our daily online lives. This new reality creates a new set of concerns for anyone involved in even the most minimal online activity.

Unfortunately, very few people know or even think about what actually happens to their e-life after death. The simple answer is, “Nothing – unless someone takes action,” reported Nevin Mann, founder and chairman of Johnson-Woodford Company in Glenside, Pennsylvania. “If I stop paying the company that hosts my website, they’ll eventually take it down. But any *free* account – Yahoo, Gmail, Hotmail – lasts forever.”



Believe it or not, your digital accounts will actually become part of the assets of your estate – it’s already the law in several states. “It’s important to realize, though, that electronic information is fundamentally different from tangible assets and has to be considered differently,” said Evan Carroll, founder of The Digital Beyond, a consulting firm based in Raleigh, North Carolina. “Digital material is both fragile and resilient, and it is connected to so many other bits of information,” Carroll added.

“The Supreme Court ruled that email is comparable to a first-class letter. But letters can get thrown away. With digital communication, people think that by deleting something, they’ve permanently eliminated it. The sender has a copy, though.” Often, the Internet service provider will have one, too.

Your Online Lives

Carroll likened email to a master key – “a record of everything you’ve ever sent, a way to verify your identity online.” Email, however, is only one part of a person’s Internet presence. People also join all sorts of no-fee groups, such as Google Plus, Facebook, Twitter, Pinterest and a wide range of both personal and



professional groups, notes Mann, a consultant to the funeral service industry.

And that's only the beginning. Since so many people are on the Internet, more and more services are becoming available online. Many have shifted to taking care of business and personal financial tasks digitally. People often have PayPal – a kind of virtual currency – connected to their bank accounts and sometimes to a credit card. “With just a little information about you, someone can get to your PayPal account and then to your bank,” said Carroll.

Online bill paying has also become popular. For example, you may choose to pay your American Express bill online after you get the paper bill. On the AmEx website, you give instructions to take the money from your bank account through the bank information you've filed. “Someone can put all these clues together,” Mann warns, “so access to the accounts of a deceased account user can very easily fall into the wrong hands.”

That's why it has become vital to take an inventory of your digital assets. What e-services do you use often? That might include your accounts at Facebook (with all of those photos), Twit-

ter, e-trade, your credit card company and any retail store, for starters. Those Web service providers typically have your personal data on file. Ask yourself: What could happen if your heirs do not have access to these things?

“You'll have to provide keys for someone to access them if that's your wish,” Carroll advised. To pass e-information to your survivors, it seems logical to just incorporate it into a will, specifying that your executor take charge of the online accounts. However, do not put passwords into a will, he cautions. “It will become a public document, once it's filed, and read! It's essential to prepare a way for the executor to access your accounts, but keep all your passwords, user names and other codes in a separate document.”

Will it be hard for the family of a deceased individual to handle the electronic trail if no preparations have been made? Failing to leave all of the necessary information for them makes it quite difficult, Carroll observed. “Lawyers used to say, ‘If you forgot to put something in the will, someday it will show up in the mail.’ Not anymore! A person might think, ‘My situation's simple – it's just my wife, and she gets everything.’ But it falls on the individual to plan ahead. After a death, certain things have to be done quickly. If an heir or the executor has access to the person's computer, trails are often left so that inventory can be taken and the estate handled effectively.”

The executor is legally bound to secure all assets of the estate. “Your executor needs to know everything about any business you do online, such as receiving bank statements. There's no reliable way for a bank to know of a death,” says Carroll. “Too many people practice benign neglect – they haven't backed up documents, for instance. But the first time they lose something, they become religious about backup. Put yourself in the family's shoes and realize what they'll be going through,” suggested Carroll, who often works with estate planners.

Assisting “Connected Clients”

For funeral directors, life online presents

a significant new service opportunity. What are the ways a funeral home can provide assistance on the spectrum of emerging e-issues? "Caring for the family is of utmost importance, but anything else they can help with is welcome," said Carroll. "I see one opportunity shortly after the funeral, when the funeral home staff gathers up flower cards and does things to try to close out for the client. That's a good time to mention to a grieving family that online accounts are something they'll need to think about." You might tell them, he suggests, that when they're ready, your staff can provide information and guidance about how to go about it. "The funeral service profession isn't only about caring for the family and the remains, it is also involved in the

ready connected to everyone they care about."

Most funeral directors have a checklist of things the family needs to do in terms of their estate, probate, access to funds and a wide range of other details. "That's part of our repertoire," said Phaneuf, "but we only provide the information, not the service." Phaneuf cites one potential situation that could make a funeral home liable. "If something goes missing from a bank account linked to the email address, the family could say that the funeral home had access. Instead, we can just add e-life steps to the checklist. Our handouts already include spaces for bank and life insurance information during pre-arrangement."

Is it daunting or time consuming to

tion is *Your Digital Afterlife* [Peachpit Press] by Evan Carroll and John Romano. It describes each type of online account and explains how to make a plan for dealing with each.

Mann recommends gathering all of the e-information while someone is still alive – in a sense creating a "digital will." During a preneed funeral arrangement meeting, said Mann, "the arranger can explain how to collect their own information so that a designated person has access to all of the accounts as if the individual were still alive. Tell them why it's important. After one's death, it is prudent to close all Internet accounts because there's a chance that automated mail and announcements will keep going out to people in the address book.

One way to provide e-life information to consumers is to offer an educational seminar at your funeral home – this subject will most likely draw a crowd. A key target audience is active seniors; the fastest growing Facebook contingent is over 60. Most people know how to get into Facebook and their email accounts, but they have no idea how any of these things work or what kind of confidential information they may be inadvertently sharing. A hacker or identity thief could spot an email from the bank, get a birth date from Facebook, find the mother's maiden name and eventually open a credit card account in the deceased's name.

legacy of the deceased: the obituary, memorial planning, etc." One monument company already has an add-on to their headstones that will take visitors to a memorial website, Carroll added.

"I'm not an attorney," said Buddy Phaneuf, president of Phaneuf Funeral Homes and Crematorium, with four New Hampshire locations, "but I've come to think of some of these things as if they are an asset of an individual. There's 'value' to someone's email account, website or Facebook page. But sometimes the deceased may not want people to see others' addresses or private email activity. It's our role to mention these things, similar to the way we mention utilities."

He cautions against too much involvement, however. "If the funeral home does the account closing, it could upset the family. For example, photos they might have forgotten about could get deleted," Phaneuf speculates. "If a young person passes away, Facebook is basically [the record of] their life. Many families will want to preserve it. We've had several families turn a young deceased's Facebook page into a memorial site; it's al-

learn about a whole new category of family assets that need prompt attention? According to Mann, it's not that difficult. During a brief online search, he discovered, survivors can close any online account if they can identify which accounts have been created by the deceased and prove their relationship. Detailed, clear and often very lengthy instructions are available on most websites.

Closing a Google account requires sending a certified hard copy of the account holder's death certificate, for instance, as the first of many steps. "Google makes it difficult," Mann explained, "in order to make sure they're not erroneously closing the account or denying legitimate access" since someone could maliciously attempt to close another person's account or direct the company to forward all of the account holder's emails to a different (and illegitimate) address. Mann's research has convinced him that "all of these firms, clearly, do want to be helpful. Google and Facebook have outstanding "Help" protocols on their sites."

Another excellent source of informa-

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Sadly, family members do sometimes swindle elderly relatives. "We've all heard the story about someone stealing from Mom's bank account," Phaneuf said. "It's even easier if they have online access. There's no need to even bother with the bank; today, you can just do an e-transfer. Funeral directors can be proactive."

Occasionally, it may even be the family that's surprised, surmises Phaneuf. Perhaps a relative's email folders could show a Swiss bank account, for example. A survivor may say, "Oh, my wife paid all the bills for 50 years; I never touched the checking account" or "Dad was very private. We don't even know if he had life insurance."

"We suggest a probate attorney, but we don't do it ourselves," said Phaneuf. "The family may say, 'Dad did some of his banking online.' We'll ask who has access and advise them how to protect the

accounts. Facebook already comes up in discussions with families here,” reports Phaneuf, who heads New England’s largest family-owned funeral business. “We often perform other steps during pre-arrangement, so we can suggest finding out whether Mom, in her 80s, has email accounts or other online activity and advise the family to gather her passwords and account information.” Wills take a while to probate, so a list of pertinent information that the family needs immediately is important for them to have, added Phaneuf.

Outreach About E-Life Information

“This is absolutely a value-added service and a competitive advantage,” Mann said. “It will make it clear that your funeral home is up to date in technical areas, which also implies, for example, that you’ll get a good, professional video. This is a place for leading-edge, technical applications for the funeral services professional.”

To provide information, consider offering a seminar, Mann suggests. Educational programs draw people to your funeral home, and he predicts this subject will draw a crowd. One key target audience is active seniors, especially because the fastest growing Facebook contingent is over 60 years old. “They’ve realized that’s the only way to keep up with the kids and grandkids,” Mann noted. “[By now,] most people know how to get into Facebook and their own email accounts, but they have no idea how any of these things work or what kind of confidential information they may be inadvertently sharing!”

For instance, Facebook asks you if you want to remember people’s birthdays. Once you sign up for that app, whoever sees it can access all of your own and your friends’ information that isn’t locked up. “You completely open a whole new stream of information that way. Often, seniors may be naïve about possible consequences of something they do online. They’re more likely to do those things than more sophisticated computer users are,” Mann observed.

Your funeral home might create an article or handout about what can happen if someone dies – how their identity can be stolen or new, bogus credit card accounts opened. “Someone can even falsely register to vote because we’ve

put all the needed information on the Internet in some way. But it’s not available to your survivors if you left no information about passwords and all of your accounts. A digital will is like a healthcare proxy because it gives others the ability to act on your behalf,” said Mann. “You never know when you won’t be able to provide Internet account information, such as user names and passwords, on your own.”

“I think this is something that funeral homes should definitely add to their written checklist of what fami-

lies need to consider,” Phaneuf has decided. “We’re in the business of providing content and information to people. In the digital age, this is content that we can give that wasn’t even relevant 10 or 20 years ago.

“I think we’ll start this. It’s just a matter of communicating to my funeral directors to share with the families. The time has come.” ✦

Carol Milano is a freelance writer based in Brooklyn, New York.

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